



Adventist Risk
Management, Inc.

COPPER THEFT

A Growing Epidemic



SIX PREVENTIVE STEPS TO AVOID COPPER THEFTS

Adventist Risk Management (ARM) has processed numerous “copper” insurance claims from various organizations. These include churches that have had air conditioning systems vandalized by copper thieves. In fact, one case that was handled had one air conditioning system vandalized, replaced, and then it was hit again! That should not happen. In order to help you to prevent this type of loss, ARM has created this info sheet. It features six steps you can take to protect your property from being a victim of copper theft.



SIX ACTION STEPS TO HELP AVOID COPPER THEFT



1. Be sure your property is secure.

This includes, installation of good exterior lighting, video security cameras, and the added protection of a security alarm system. These additional devices will help to protect your outside AC unit and other valuables—like your pipes, wiring, and other internal copper sources.



2. If possible, before copper thieves vandalize your AC, relocate ground units to more secured locations.

These can include the roof, or a secured area. These actions provide added security.



3. If it is not practical to move your AC compressor, take other security steps.

Provide a locked enclosure around the unit. When enclosing AC units, keep in mind its operating needs, such as proper ventilation.



4. All buildings should be checked on a regular basis for signs of damage to AC units.

If there are vacant buildings on your property, be sure they are patrolled regularly for any damage. One of the outcomes of stolen copper pipes is the potential of resulting water damage. Appropriate surveillance of church and institutional buildings can minimize the potential for further damage. Notify local law enforcement of any empty buildings. If you've built a relationship with nearby, trusted neighbors, ask them to call the police if they see anyone or anything suspicious on the property.



5. Secure the foundation openings into the crawl space of your buildings with a good hasp and pad-lock.

Locks can be broken, but they provide a strong deterrent to this form of vandalism. If you are selling a property, especially involving vacant buildings, you should increase security checks on the property. Thieves often keep an eye out for vacant “for sale” properties. These are “soft” targets and vandalism and theft can often go unnoticed for extended periods of time if the property isn't being monitored regularly.



6. If you have a theft, report it immediately to the police and Adventist Risk Management, Inc.

Copper theft seems like one of those things that “will never happen to me.” Unfortunately, this is a leading loss cause across the insurance industry. Adventist Risk Management is no exception. Copper theft can and does happen.

REPORT YOUR CLAIM RIGHT AWAY

1.888.951.4276 • CLAIMS@ADVENTISTRISK.ORG

STAY INFORMED

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